



- 13. HAVE YOU PREVIOUSLY RUN A BUSINESS OF YOUR OWN? IF YES (a) WHAT TYPE OF BUSINESS? (b) DOES THE BUSINESS STILL EXIST? (c) IF NOT, WHY DID IT STOP OPERATING?
- 14. HAVE YOU PREVIOUSLY APPLIED FOR A LOAN(S) FROM YOUTH ENTERPRISE FUND? IF YES (a) FOR WHAT TYPE OF BUSINESS (b) YEAR (c) AMOUNT
- 15. HOW MUCH ARE YOU NOW APPLYING FOR?
- 16. HAVE YOU PREVIOUSLY APPLIED FOR A LOAN FROM A FORMAL FINANCIAL INSTITUTION?
- 17. IF YES, WAS IT GRANTED? IF IT WAS GRANTED, WERE YOU ABLE TO PAY IT BACK?
- 18. IF NOT, WHY WAS IT NOT GRANTED?
- 19. DO YOU HAVE AN OUTSTANDING LOAN WITH YERF? IF YES (a) ARE YOU STILL PAYING? (b) AMOUNT OWING E.....
- 20. WHAT TYPE OF BUSINESS DO YOU INTEND TO RUN FROM THIS LOAN YOU ARE APPLYING FOR?
- 21. HAVE YOU RUN THIS TYPE OF BUSINESS BEFORE?
- 22. WHAT IS YOUR HIGHEST EDUCATION LEVEL?
- 23. DO YOU HAVE A FORMAL TRAINING ON HOW TO MANAGE A BUSINESS?IF YES, PLEASE STATE THE NAME OF THE ORGANIZATION THAT PROVIDED THE TRAINING?
- 24. HOW MUCH HAVE YOU OR ARE YOU INTENDING TO INVEST IN THE BUSINESS?
- 25. HOW DO YOU PLAN TO RAISE THIS AMOUNT IF NOT ALREADY AVAILABLE IN CASH?
- 26. IN THE EVENT THE BUSINESS FAILS, HOW DO YOU INTEND TO REPAY THE LOAN REQUESTED?

27. **CERTIFICATE**

I/WE

hereby apply for a loan of E repayable over months/years. I/We certify that to the best of my /our

knowledge and belief the particulars and amounts set out in this application and its attachments are true and fair, that the assets are all my/our absolute property that all charges over the assets listed have been declared and that there is no lien, lawsuit or claim extant or pending against me / us in respect of any debts due or claimed to be due. I /we further authorize the Fund/ Bank to make such enquiries regarding me /us and my/our affairs as it may in its sole discretion deem fit and I/we expressly agree that no claim or suit for damage for breach of confidence arising thereout shall lie against the Fund /bank or any of its officers.

28. IN CASE OF A COMPANY / COOPERATIVE THE 3 DIRECTORS WHO ARE SIGNATORIES ARE AS FOLLOWS:

DIRECTOR 1: NAME.....DESIGNATION.....SIGNATURE.....

DIRECTOR 2: NAME.....DESIGNATION.....SIGNATURE.....

DIRECTOR 3: NAME.....DESIGNATION.....SIGNATURE.....



28. DECLARATION BY APPLICANT

I understand that completion of this loan application and affordability assessment does not impose a responsibility on **Youth Enterprise Revolving Fund (YERF)** to grant me/us credit. I/We understand that I/we have to fully and truthfully answer any requests for information made by **YERF** as part of the assessment. I/We further understand that misrepresentation of facts will be dealt with in terms of the law and may also lead to rejection of the application. I/We confirm that the following are my/our close relatives who may be contacted by **YERF** regarding myself/ourselves and my/our credit profile, and their responses can be relied upon in making a decision whether to grant or decline the loan request. Such contact maybe telephonically, in written, emails etc. I/We further authorize **YERF** to send single of bulk short message services (SMSs) to myself/ourselves and or close relatives about the loan and or other related financial services that **YERF** has and or may have.

Please circle the language your wish to use; ENGLISH / SISWATI

Name	Relationship	Employer	Cell phone Number
1.			
2.			
3.			

I/We, the loan applicant/s hereby authorizes:

1. Youth Enterprise Revolving Fund to request and to receive, in confidentiality, all information from banks and other relevant institutions relating to loans, overdrafts extended to me/us and repayment profile thereof.
2. Banks and financial institutions with which I/We have or have had dealings, to provide all information relating to loans and overdrafts extended to me/us. Such sought information shall be treated by YERF as very confidential.

Signed by me/us thisDay of 20 In the presence of

..... (Witness's Full Names)

..... (Postal Address)

..... (Occupation of witness)

..... (Signature of witness)

.....
SIGNATURE OF APPLICANT

.....
COMPANY / COOPERATIVE STAMP



29. RECOMMENDATION AT UMPHAKATSI/ZONE LEVEL

I hereby acknowledge that the applicant..... is known to this Umphakatsi /Zone and is a resident under this constituency. Based on the applicant’s known conduct approval of the loan application is recommended/not recommended. (please circle one)

Name & Surname: Designation..... Date:

.....
UMPHAKATSI/ZONE OFFICIAL STAMP

31. RECOMMENDATION AT INKHUNDLA LEVEL

I hereby acknowledge that the Umphakatsi/Zone..... is known to this Inkhundla and falls under this constituency. I further confirm that the stamp and signature of the Umphakatsi/Zone are authentic and known to this Inkhundla.

Name & Surname: Designation..... Date:

.....
INKHUNDLA OFFICIAL STAMP

MTN-YERF “KHULA NATSI” LOAN APPLICATION GUIDE

Age Limit - 18 – 35 Years

BUSINESS STATUS

Existing Businesses Only

LENDING LIMITS

E 5 000.00 – E 30, 000.00

MAXIMUM LOAN REPAYMENT PERIOD

24 Mmonths

CHECK LIST (Please tick ✓)

on attached Documents and cross X on non-attached Documents

- | | |
|--|--------------------------|
| 1. Certified Copies of ID (compulsory) | <input type="checkbox"/> |
| 2. Certified Copy of Certificate of Incorporation (companies) | <input type="checkbox"/> |
| 3. Certified Copy of Form J (companies) | <input type="checkbox"/> |
| 4. Certified Copy of Memorandum & Articles of Association (companies) | <input type="checkbox"/> |
| 5. Land right (Chief’s Letter, Title deed, Lease agreement) (compulsory) | <input type="checkbox"/> |
| 6. Business Plan (with Cashflow Projections – 3 years) (compulsory) | <input type="checkbox"/> |
| 7. Market Contracts/ Letters of Intent (compulsory) | <input type="checkbox"/> |
| 8. Trading licence (compulsory) | <input type="checkbox"/> |
| 9. 3 Quotations of each input or service (Compulsory) | <input type="checkbox"/> |
| 10. Proof of availability of technical expertise (CV) (compulsory) | <input type="checkbox"/> |
| 11. Bank Statements/Business Financial Records (compulsory) | <input type="checkbox"/> |